IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

In re Application of: Michael Delaney et al. Examiner: Meagan J. Thomasson

Application No.: 10/645,153 Group Art Unit: 3714

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Title: FIXED POOL BONUS METHOD AND Customer No. 66880

APPARATUS

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

This amendment is timely filed in response to the Final Office action mailed June 26, 2008.

INTRODUCTORY COMMENTS

Claims 1-15 are pending in the present application. Claims 1-15 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Tulley et al. (U.S. Patent No. 7,179,168 B1). Applicants respectfully request reconsideration of the rejected claims.